

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF CALIFORNIA**

MARY CATHERINE BALDI,

Plaintiff,

v.

SERVICE FINANCE CO. LLC,

Defendant.

No. 1:25-cv-00353 JLT EPG

ORDER ADOPTING FINDINGS AND  
RECOMMENDATIONS TO DENY  
PLAINTIFF'S MOTION TO REMAND

(Docs. 15, 23)

ORDER ADOPTING FINDINGS AND  
RECOMMENDATIONS TO GRANT  
DEFENDANT'S MOTION TO DISMISS, IN  
PART

(Docs. 5, 24)

Mary Catherine Baldi proceeds pro se in this civil action, alleging that Service Finance Co. LLC violated various federal and state consumer protection statutes in connection with reporting, and attempting to collect, a disputed debt. (Doc. 1.) The magistrate judge entered findings and recommendations that Plaintiff's motion to remand be denied. (Docs. 15, 23.) No party filed objections in the 30-day period provided.

The magistrate judge also entered findings and recommendations that Defendant's motion to dismiss be granted, in part. (Docs. 5, 24.) Plaintiff filed a notice of non-objection to the findings and recommendations. (Doc. 25.) Defendant filed timely objections, challenging only the recommendation that Plaintiff's claim under California Code of Civil Procedure § 1788.14(b) should be allowed to proceed. (Doc. 26.) Plaintiff responded timely to those objections. (Doc. 27).

1 In accordance with 28 U.S.C. § 636(b)(1), this Court has conducted a de novo review of  
2 this case. Having carefully reviewed the matter, including Defendant's objections, the Court  
3 concludes that the findings and recommendations are supported by the record and proper analysis.  
4 Defendant's sole objection is without merit for the reasons stated in Plaintiff's response. (*See*  
5 Doc. 27.) The magistrate judge reasonably concluded that the motion to dismiss did not address  
6 the §1788.14(b) claim. The Court is not required to read between the lines in the manner  
7 Defendant suggests. The court **ORDERS**:

- 8 1. The findings and recommendations entered on September 23, 2025, are **ADOPTED**  
9 **IN FULL**. (Doc. 23.)
- 10 2. Plaintiff's motion to remand is **DENIED**. (Doc. 15.)
- 11 3. The findings and recommendations entered on September 26, 2025, are **ADOPTED**  
12 **IN FULL**. (Doc. 24.)
- 13 4. Defendant's motion to dismiss is **GRANTED**, in part. (Doc. 5.)
- 14 5. Plaintiff is permitted to proceed on her TCPA claims as presented in her second and  
15 third claims; her FDCPA claims alleging violations of 15 U.S.C. §§ 1692c(a)(1),  
16 1692c(c), and 1692(d) as presented in her fourth claim; and her Rosenthal Act claims  
17 alleging violations of Cal. Civ. Code, §§ 1788.11(d) and (e), § 1788.12(b), and §§  
18 1788.14(b) and (c) as set forth in her fifth claim.
- 19 6. All of Plaintiff's other claims are **DISMISSED**.

20  
21 IT IS SO ORDERED.

22 Dated: **November 8, 2025**

  
UNITED STATES DISTRICT JUDGE